
MEARNG RETIREE NEWSLETTER

Volume 6 Issue 1

<http://www.state.me.us/va/defense/retirees.htm>

JAN - APR 2001

DEPARTMENT OF DEFENSE, VETERANS AND EMERGENCY MANAGEMENT

PUBLISHED BY THE MEARNG RETIREE COUNCIL

COMMENTARY This is the sixteenth Retiree Newsletter, normally published in Apr, Aug and Dec. Our purpose is to keep you informed and provide you a continuing sense of belonging to the Guard after retirement. We hope the newsletter helps accomplish that purpose.

Information is furnished through various sources, and is only made available in this newsletter for your information. Information and comments contained in this newsletter is intended solely for the personal interest of the recipient and should not be considered as an endorsement. If you have an item you would like considered for publication, please send it to the MEARNG Retiree Council, Camp Keyes, Augusta, ME 04333 or e-mail it to dean.soule@me.ngb.army.mil or gmusk@gwi.net

We are continuing to update our mailing list to include all MEARNG retirees. **If you know any retiree(s) who are not receiving the newsletter, please send their name and address to a member of the Retiree Council or e-mail us.**

Please advise us of mailing address changes and those due to 911. If you do not wish to continue receiving the newsletter, contact a council member.

Continuation of newsletter The Retiree Council has decided to continue the Retiree Newsletter to spouses of deceased retirees when the spouse requests it. Many items in the newsletter may prove valuable to the surviving spouse.

New Members: Membership is open to retirees of all ranks and gender from all parts of Maine. If you or a retiree you know are interested, please contact a Council member.



RETIREMENT BENEFITS AND SERVICES

TRICARE Pharmacy Benefit –

1 April was the beginning of the extended pharmacy benefit to all retirees. TRICARE Management Activity (TMA) has



announced a new simplified co-pay structure for prescription drugs provided to eligible uniformed services beneficiaries through its pharmacy program.

The change in the co-pay structure is in response to direction from Congress last year to streamline the pharmacy benefit through greater use of generic drugs, a simplified set of co-pays and a uniform formulary.

This year, Congress directed the Department of Defense (DoD) to extend its robust pharmacy program to include age 65 and older beneficiaries, who are Medicare-eligible. Called the TRICARE Senior Pharmacy Program, it provides them pharmacy coverage that includes the use of the National Mail Order Pharmacy (NMOP) and retail pharmacies at the same co-pay rate as other eligible beneficiaries. They also can continue to use military treatment facility pharmacies with no co-pays, a benefit that already was available to those who were within driving distance of such a facility. Beneficiaries must be Medicare-eligible and enrolled in Part B if they turn 65 on or after April 1, 2001, to use the Senior Pharmacy Program.

TRICARE's co-pay structure, prior to April 1st, was extremely complex, and was based on the beneficiary's TRICARE enrollment status, the beneficiary category - such as active duty family members or retirees, and finally - their choice of pharmacy. The new co-pays of \$9 and \$3 create a single co-pay structure for the entire pharmacy benefit. The amounts will not be finalized until the federal rule making process is complete.

"Basically, all TRICARE beneficiaries will pay a standard \$9 co-pay for brand name prescription drugs from the

NMOP or a retail network pharmacy. However, beneficiaries will experience substantial savings through the use of generic medications, which will have only a \$3 co-pay," explains Dr. H. James T. Sears, executive director of TMA. "While some beneficiaries will see a slight increase in their co-pays for brand name drugs, most will see a reduction in their overall co-pays under this simplified co-pay structure."

If TRICARE Standard beneficiaries use a non-network pharmacy, their co-pay will be \$9, or 20 percent of the cost for a 30-day supply, whichever is greater. Applicable deductibles will also apply if the beneficiary uses a non-network pharmacy.

The best value for all beneficiaries remains the military treatment facility pharmacy, where all TRICARE beneficiaries can receive their prescriptions without any out-of-pocket costs.

The most economical way for TRICARE beneficiaries to fill their prescriptions outside the military treatment facility will be the NMOP. They will receive up to a 90-day supply of "brand name" drugs for \$9, or generic drugs for \$3, compared to a 30-day supply for the same co-pay at a neighborhood network pharmacy. Use of the NMOP is advised for filling "maintenance" medications, such as those prescribed for control of blood pressure or reduction of cholesterol.

The new co-pays become effective April 1, and apply to eligible active duty family members, under-65 retirees and their dependents, and all the 65 and over beneficiaries who become eligible for the Senior Pharmacy Program on that same date. Active duty members have no co-pays.

Changing the co-pays to coincide with the start-up of the Senior Pharmacy Program on April 1 will enable most beneficiaries to enjoy cost savings before implementation of the uniform formulary later in the year, and it minimizes changes to the pharmacy benefit over the course of the year.

TRICARE Sr. Pharmacy - Own Insurance Claim

"I have my own insurance therefore I cannot use TRICARE Sr. Pharmacy Program. Using my insurance for my drugs will cost me \$8.50 vs TRICARE's \$3.00. I am paying \$5.50 more for my drugs. Can I submit a claim for the \$5.50? If I can, how can I get a claim form?"

"The retiree can file a manual claim with TRICARE for a portion of his costs. The following link contains claims information and forms.

<http://www.tricare.osd.mil/claims/default.htm>

Filing TRICARE Claims - Here is the latest TRICARE Information Paper on filing claims. This will help a lot of TRICARE beneficiaries. Even your provider may be interested in having a copy to help them file claims for you.

Ten Steps to A Healthy Claim

<<<http://www.TRICAREHelp.com>>>

1. ALWAYS ask your provider "Who is filing the claim?" If a TRICARE Prime or TRICARE Network provider gives your care, the provider will file the claim for you. If you are using a non-network provider, the provider may not be filing for you. Always ask.

2. Use the DD Form 2642 and fill it out properly. The DD Form 2642 is the correct form for beneficiaries. You can get a DD Form 2642 from military hospitals, through your TRICARE Service Center (TSC), or from this site:

(<<<http://www.tricare.osd.mil/claims/>>>). If you do not know how to fill out this form, call your regional TSC and ask them to assist you.

3. Send the DD Form 2642 to the correct address. There are many different addresses for claims processors, based on your region and state of residence. Find the correct address through the TRICARE web site:

<<<http://www.tricare.osd.mil/claims/Wheretofile.htm>>>

You can also get the correct address from your regional TRICARE Service Center.

4. Submit your claim as soon as service is rendered. It is very important that you submit your claim as soon as possible. Submitting a complete and accurate claim quickly, will assure you payment in a timely manner.

Managed care support contractors are required to process 95 percent of claims in 30 days, and 100 percent of claims not returned for error in 60 days. Claims must be received within one year of the date of service, unless you have a waiver.

5. Submit all claims separately; do not bundle them. Because processors manage claims separately, it is a bad idea to submit multiple claims. If there is a problem with one claim, they might all be held pending correction and payment will be delayed.

6. File with your other health insurance (OHI) FIRST. You or your provider must file a claim with your OHI before filing with TRICARE. After your other health insurance has paid, a claim may be filed with TRICARE. A copy of the OHI's payment determination and a copy of the itemized bill, must be sent with your TRICARE claim. Not telling

either your TRICARE provider or the claims processor about OHI may result in a denied or delayed claim.

7. Make sure your DEERS information is current. If you don't appear in the DEERS data bank as eligible for TRICARE benefits, TRICARE will deny your claim. You can make sure this data is current by contacting your nearest military personnel office or DEERS (address corrections ONLY) at 1-800-538-9552.

8. Accident claims include DD form 2527. Were you hurt in an accident where someone else may be legally responsible? If so, they or their insurance may have to pay some or all of the medical bills. You or the provider can file claims with TRICARE right away, but be sure to point out on the claim that another person may be responsible. You'll have to complete and attach DD Form 2527 to all claims submitted before your claim can be processed.

9. Keep copies of everything you send to claims processors. It is important to keep copies information submitted to the claims processor, including paperwork from your OHI.

10. Resolve problems at the lowest level. Your TSC staff may be able to help you resolve the problem with only a phone call on your part.

This fact sheet is a publication of TRICARE Help, which is operated by the U.S. Army Medical Command in San Antonio, Texas, under the direction of the Army Surgeon General. Distribution is encouraged.

<<<http://www.tricarehelp.com/>>>

TRICARE INFORMATION SITES - There are many ways to obtain information on TRICARE. The following are a few that should be posted in a place readily accessible when the need for information arises. Many times, it is best to go to the TRICARE information source than to go to another source and still have to check on the validity of the information from TRICARE:

To locate or learn who/where your TRICARE Service Center is, go to -

<http://www.tricare.sod.mil/tricare-servicecenters/default.cfm>

To contact your Beneficiary Counseling and Assistance Coordinator (BCAC), go to

http://www.tricare.osd.mil/tricare/beneficiary/bcac_dir.doc

To contact your Debt Collection Assistance Office (DCAO), go to

<http://www.tricare.osd.mil/dcao/>

To get a copy of the TRICARE Standard Handbook, go to

<http://www.tricare.osd.mil/TricareHandbook/>

To obtain claims information, go to

<http://www.tricare.sod.mil/ClaimForms/>

To get information on TRICARE after age 65, go to

<http://www.tricare.osd.mil/ndaa>

To join a beneficiary discussion forum, go to

<http://www.tricare.osd.mil/forums/index.cfm?cfapp=7>

For Retirees Interested in or are Members of the Uniformed Service Family Health Plan (USFHP) at Martin's Point

What is the USFHP at Martin's Point?

It is an additional choice in the TRICARE family of Prime programs for military beneficiaries.



Who is eligible for the USFHP at Martin's Point?

All active-duty family members, military retirees, and eligible family members can apply for the USFHP.

How can I find out about the USFHP?

Log on to their web site at www.martinspoint.org. They encourage you to share this information with anyone eligible who may not be a current member but wishes to join. You can also call their USFHP representatives Monday through Friday 8 am-5 pm, toll-free at 1-888-241-4556.

How can I join the USFHP?

Fill out an application form, and mail it to USFHP (with your enrollment fee, if applicable) before May 15. They must, according to their contract with the DoD, receive your application by May 15. The effective date of coverage will be June 1.

If you would like any information concerning the USFHP at Martin's Point, call any USFHP representatives Monday through Friday, 8 am-5 pm, toll-free at 1-888-241-4556.

Martin's Point Locations:

Martin's Point has four locations in Maine and New Hampshire to serve you.

Brunswick, Maine

6 Farley Road

207-725-8079 or 800-479-8079

Windham, Maine

739 Roosevelt Trail

207-829-0062 or 800-654-0062

Portland, Maine

331 Veranda Street

207-828-2402 or 800-897-1957

Portsmouth, N.H.

161 Corporate Drive

Pease International Tradeport

603-431-5154 or 800-222-5154

Part B Medicare & USFHP – (Martin’s Point)

As the 1 October 2001 date for extension of TRICARE gets closer and closer, for retirees and family members age 65 and over, answers to questions are becoming available. A retiree enrolled in the Uniformed Service Family Health Plan (USFHP), (i.e. Martins Point), who currently cannot use Medicare while enrolled in the USFHP will not change. Those individuals will not have to enroll in Part B Medicare to continue their enrollment in USFHP. However, if you terminate your enrollment in USFHP, you will need to enroll in Part B Medicare to be eligible for TRICARE after age 65.

Q: I am turning 65 soon. What happens to my health coverage?

If you are turning 65 soon and have received a letter from DEERS informing you that you are no longer eligible for Tricare, please note the following.

As a member of the USFHP, your health insurance coverage does not stop because of your age. You are still eligible for benefits as long as you retain your membership with the USFHP. The same is true for spouses who reach 65. Benefits are not lost through the USFHP because of age.

If you pay for Medicare Part B, please send us a copy of your Medicare Part B card so that we can waive your enrollment fee. If you should have any questions regarding this information, please feel free to contact a Member Services Representative at 1-888-674-8734.

Part B MEDICARE Late Enrollment Penalty –

When an individual is employed by the Federal government and covered by any Federal Employment Health Benefit Plan. And is age 65 or older, and is not enrolled in Part B Medicare, there is no late enrollment penalty when the individual retirees and then enrolls in Part B Medicare. However, if that federal employee retires from federal government and does not enroll in Part B Medicare at age 65, or upon retirement date if after age 65, the late

enrollment penalty applies if the retiree does not enroll at the first available opportunity.

More Confusion – As if the entire spectrum of military health care is not confusing enough, now we have one of the contractors, “Foundation Health Federal Services Inc.” (FHFS), changing its name to “Health Net Federal Services” (HNFS). They also changed their logo. They state the new name and logo goes along with their new commitment to customer service and their focus on computer technology to providing health care to military families. I guess that makes it all reassuring!



MEDICARE - Questions that are often asked:

- When does one become entitled to Medicare?
 - The answer is age 65 or older and eligible for monthly Social Security Benefits or under age 65 and entitled to Social Security Disability Benefits or have end-stage renal disease treated by a kidney transplant or a regular court of dialysis.
- I am turning age 65 but my spouse is only age 60, are we entitled to Medicare?"
 - The answer is "yes, you are but, your spouse will not be entitled until age 65."
- My wife is 65 and I am age 60. She has never worked and is not entitled to Social Security benefits. Is she eligible for Medicare?
 - Answer is basically no, but when you reach age 62 and start to receive Social Security benefits, she then becomes eligible for Social Security benefits and thus Medicare at age 65. At age 65, you then come eligible for Medicare.

Entitlement to Medicare depends upon each individual meeting the requirement for receipt of Social Security and Medicare. This is not a family affair, where if one is entitled all are entitled, or if one is not entitled, all are not entitled.

MEDICARE AND TRICARE COVERAGE

Do not be in a big hurry to cancel any supplement insurance unless you are 100% positive that everything is covered by Medicare and TRICARE.

MEDICARE PARTICIPATING DOCTORS -

Finding doctors who are participating providers in Medicare is an important step in reducing health care costs. Even more so, with TRICARE soon to be a second payer to Medicare. If your current doctor is not a Medicare participating provider and you are looking to change, or if you are moving into a new area and searching for a new doctor, a good place to start your search is at

<http://www.medicare.gov/Physician/Home.asp>

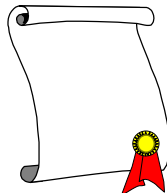
Tax Exemptions for Veterans - In accordance with the "PROPERTY TAX BULLETIN NO. 7", issued in November of 1995, that was put out by the Maine Revenue Services, a veteran is entitled to a property tax exemption. In general, estates of veterans, real and personal, including property held in joint tenancy with the veteran's spouse, or held in a revocable living trust for the benefit of that veteran, are exempt up to \$5,000, (\$7,000 for veterans who served during any federally recognized war period prior to World War II), of just valuation and only in the place where the veteran is a legal resident.



The following criteria has to be met:

- Is a legal resident of the State of Maine
- Served during a federally recognized war period
- Has notified in writing the assessors of the municipality in which he resides of his claim for exemption and furnished proof of his entitlement, (DD214), on or before April 1
- Has reached the age of 62 years
- Is receiving a pension or compensation from the United States Government for total disability, either service or nonservice connected, as a veteran. (VA Tax Code status should be reviewed annually.)

If you meet the criteria, you will have to go to your town office, taken in your DD 214 with you, and pick up from them a form to fill out.



TRANSITIONS

Retirements

Abbott, Harold D. Jr., SGT	Albert, Normand L., SSG
Bishop, John A., SSG	Bonenfant, Lloyd, SSG
Buker, Calvin Lee, SGT	Burnie, Charles E., 1SG
Campbell, David A., SGT	Carney, Donald P., SPC
Duffy, Richard D., COL	Dumond, David R., SGT
Easler, Cary F., SGT	Fuller, William A., 1SG
Gordon, Nathaniel C., SPC	Gorneault, Henry J., SGT
Hemingway, Dana A. SGT	Keller, Kenneth L., SFC
Lajoie, Donovan G., COL	Leaf, William B., SFC
Lehouillier, Robert A., SGT	Levesque, Richard P., SGT
Lincoln, David E., SGT	Martin, Norman, J., MSG
McBreairty, Rex A., SFC	Norton, Jack, SFC
Osgood, Walter E., SGT	Ouellette, Reno J. Jr., SGT
Paradis, Roger W., SSG	Pelletier, Arnold J., MSG
Pelletier, Mark D., SGT	Pike, Wayne R., SSG
Price, Allen S., SSG	Prouty, Ronald L. SR, SSG
Reynolds William L III SFC	Soucy, Raymond J., SSG
Spear, Jeffrey P., SPC	Stone, Gail S., SSG
Storck, Eric M., SSG	St. Peter, John F., SFC
Theriault, Stephen A., 1SG	Turner, Kenneth M., SGT
Truchon, Michael A., SSG	Winslow, Richard J., CPL
Wyatt, Bradley J., SSG	

(**Any names that are not on this list, was not done intentionally, please advise.)



Veterans Corner

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**Frank Soares
Director**

Bureau of Maine Veteran Services

It has been an exceptionally busy time here since the last newsletter. I have attached to this letter a copy of the Department Assignment of LD's. (Please refer to attached sheet for details). This document will give you an excellent update on the your favorite bill and it's current status. Last Friday, 4 May 2001, the Appropriations Committee heard LD224, Veteran's Financial Aid, in work session. The Committee recommends as OUGHT TO PASS a highly modified version of the old Financial Aid law with a \$200,000 appropriation. This bill will probably make it through the rest of the Legislature but still must pass the Funding Table, which is usually done the last day of session. As you know, it is possible to pass all the Legislative "hurdles" and still not get funded. However, if it passes, it will be the first economic assistance to veterans in over 10 years! I will let you know its status in the next letter.

On Memorial Day, 28 May 2001, we will be dedicating the new cemetery on Mt. Vernon Road in Augusta. This event will start at 1:00 PM and includes the Governor, Commissioner and the Acting Under Secretary for Memorial Affairs as speakers. Please invite your friends and relatives and all of you attend this ceremony. I think you will be pleased with this new facility. Along the same lines, the plan for the Caribou Cemetery has been approved and we are now going to detailed design. The construction contract for this project should be let later this fall. In related news, we have had two significant offers of land in Southern Maine. The best looking site is in the Town of Springvale and is over 100 acres. If this is the final site, it will be well placed for the veterans in Southern Maine to use. Since it borders the Mousam River is very scenic.

We have been holding a significant number of town meeting types of medical enrollment sessions with VA Togus. These sessions have turned out hundreds of veterans, which have resulted in significantly more enrollments plus increases in Service Connected/Pension claims filed. These types of efforts have increased enrollments from about 16,000 in two years ago to over 23,000 this year. I expect these enrollment figures will continue to rise. We have also been able to increase claims awarded to veterans in our Bureau from \$3 + million in 1994 to over \$27.5 million this year!

Well, I will end here and hope to provide you with more Legislative and Congressional information in the next newsletter. See you all Memorial Day!



TAPS

CW4 Howard Nelson

CW4 David Paduan

It is suggested that the Headquarters at Camp Keyes, Augusta, Maine be made aware of a deceased retiree. Upon receiving notification, word will be disseminated to Staff and Units of the Maine Army National Guard. This will enable any active guard member who may have served with the retiree to pay their condolences. Persons to call is the Chief of Staff at 626-4280, or to myself at 626-4380 or e-mail me at dean.soule@me.ngb.army.mil

"TAPS"

*Composed By Major General Daniel Butterfield
Army of the Potomac, Civil War*

*"Fading light dims the sight,
And a star gems the sky, gleaming bright.
From afar drawing nigh – Falls the night.*

*"Day is done gone the sun,
From the lake, from the hills, from the sky.
All is well, safely rest, God is nigh.*

*"Then good night, peaceful night,
Till the light of the dawn shineth bright,
God is near, do not fear – Friend, good night."*

"TAPS" is the most beautiful bugle call. Played slowly and softly it has a smooth, tender and touching character. The bugle call was written during the Peninsula Campaign of the Civil War by General Butterfield, with an assist from his bugler, Oliver W. Norton, in 1862.

"TAPS" went on from its origin as an alternative to "Lights Out" to become not only a signal that day was done, but also to say good-bye to a fallen comrade.

"TAPS" is customarily played at funerals at Arlington National Cemetery as well as at ceremonies at the Tomb of the Unknowns there.

Its composer is buried in the Post Cemetery at the United States Military Academy at West Point, (even though he did not graduate from the Academy).

MISCELLANEOUS

National Guard Association

If you are not a member, either annual or life, now is the time to join the National Guard Association.

For officers and warrant officers, call HQ MENG at (207) 626-4311 and ask for LTC Alan Tibbetts who will send you an application for retired life membership. Fill it out and return it with a check payable to NGAUS in the amount of \$125.00. He will provide information on annual membership if so desired.

The Maine Military Historical Society – Is planning for its annual meeting on Saturday evening 27 October, 2001, to be held at the Senator Inn, Augusta. The theme for the meeting is “Korean War Veterans Not Forgotten”. Plan now to attend for a great evening. If you know a Korean War veteran who is not a MeARNG Retiree let him/her know. Please keep him/her informed. Detailed information will appear in the August issue of this newsletter.

UPCOMING EVENTS

Retiree Council Meetings

The Council meets at 0900 in the TAG conference room, Camp Keyes, Augusta. Any retiree or non-retiree is welcome to attend.

The remaining meeting dates for this year is:

19 June; 14 August, 16 October; 18 December

Maine Army Retiree Council Meetings Calendar Year 2001 – (Don’t be confused with the MEARNG Retiree Council. This council is for all branches of service in Maine).

The Maine Army Retiree Council conducts meetings, at various times, which imparts information of interest to all military retirees. Retirees of all military services, and their spouses, are invited and encouraged to attend. Scheduled meetings for 2001 as follows:

- 17 May 2001, 1930 hours, Building 491, Air National Guard Base, Bangor, Maine
- 16 Aug 2001, 1930 hours, Maine Veterans Home, U.S. Route #1, Scarborough, Maine
- 18 Oct 2001, 1930 hours, Post #40, American Legion Home, Winthrop, Maine

Additional information relative to these meetings, or other matters pertaining to Military Retirees, please contact either of the following persons:

CSM Estol R. “Mac” McClintock, USA (Ret),
(207) 683-6121 or CSM Edward L. Davis, AUS (Ret) (207) 287-5222

Re-creation ceremony for a Maine Civil War Vet Scheduled for 2 June 2001

- In 1908 the Fifth Maine Regiment veterans erected a monument to honor Sgt. Alonzo P. Stinson, the first Fifth Maine soldier and the first man from Portland to be killed in the Civil War.



The monument was dedicated in grand style on July 4, 1908 with Joshua Chamberlain and Gen. Aaron S. Daggett as honored guests. The City of Portland has recently cleaned and refurbished the monument, and on June 2, 2001 (Sgt. Stinson's 159th birthday) the Fifth Maine and the Sons of Union Veterans will be re-dedicating the monument. The ceremony will re-create parts of the original dedication exercises. We are inviting all veterans organizations and military units in the state to participate and would especially love to have color guards from as many units as possible.

The point of contact for this event is Kim MacIsaac, Curator, Fifth Maine Regiment Center. She can be reached at 766-5514 or e-mail @juno.com

286th S&S Bn 1st Annual Reunion –
Scheduled for Saturday the 21st of
July 2001 - Refer to attached flyer
for details



RAD Day Planned in August 2001: - Why not make plans for a two-day vacation in beautiful Vermont this summer. Take your spouse or significant other and attend the Armed Forces of the U.S. Retiree Activities Day to be held on 11 August 2001, at Camp Johnson, Colchester, VT. This event is hosted by the Vermont National Guard and supported by the Maine and New Hampshire National Guards. This event is filled with a wealth of information for retirees. Opening ceremonies take place at the Green Mountain Armory at 0900 hours. Registration takes place in the foyer of the armory starting at 0800 hours. Schedule of events is as follows:

- Four briefs on tri-care at 1000, 1115, 1230 & 1345.
- Four briefs on Delta Dental at 1000, 1115, 1230 & 1345
- Martins Point briefs at 1000 & 1230
- Pay briefs at 1000 & 1230

Retirees and dependents will also be able to get I.D. cards or have them updated. JAGS will be available to make out wills etc for you.

For more information contact BG (RET) Albert J. White Jr., at (207) 442-8734 or e-mail at ajwhite@zwi.net

Annual Convention for the National Guard Association of the United States – Will meet in Indianapolis, Indiana during the period of 24 – 27 August 2001. For more information contact LTC Mark Emery at (207) 945-0908.

Blue Angel & Thunderbird Schedules

Interested in the fabulous flight demonstrations of the Navy's Blue Angel and the Air Force's Thunderbird. Well you can view there 2001 schedule on the internet.



Navy's Blue Angel

[Http://www.blueangels.navy.mil/2001ShowSchedule.htm](http://www.blueangels.navy.mil/2001ShowSchedule.htm)

Air Force's Thunderbird

<http://www.nellis.af.mil/thunderbirds/schedule.htm>

Annual Military Ball – This upcoming event is scheduled for Saturday 20 October 2001 at the Augusta Armory. More to come in the May – August issue of the newsletter.

FOR YOUR INFORMATION

225 Years of Service – The U.S. Army, 1775 – 2000 – Over the past 225 years, the United States has grown from a loosely organized confederation of thirteen English colonies scattered along the Atlantic seaboard to a

superpower whose influence reaches around the globe. The U.S. Army has contributed immeasurably to the rise of the American nation, first as the shield of the Republic during its vulnerable early years and later as a means to project power in defense of American interests worldwide. The Army's contributions, however, go far beyond the role of a military force. Its ready availability as a source of disciplined and skilled personnel has made it an attractive option for American leaders confronted with a wide array of nonmilitary demands and crises.

DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS)

- DFAS consists of more than one office. The DFAS office of most interest to retirees, is the office in Cleveland Ohio, known as DFAS-CL. DFAS-CL is responsible for administering the retired pay for members of all branches of the Armed Forces. Who are the Armed Forces? They are the Army, Marines, Navy, and Air Force. DFAS-CL computes and disburses military retired pay based on the information provided by the personnel sections. If the information provided by a personnel section contains errors, expect errors in retired pay. Many retirees and spouses, contacting DFAS-CL concerning issues outside the basic mission of DFAS-CL. If the questions does not involve the computation and disbursement of retired pay, one is better off contacting their Army Retirement Services Office, or the comparable office in the other services.

These are the offices that can be answer your questions on government life insurance, Survivor Benefit Plan (SBP), Dependency and Indemnity Compensation (DIC), VA disability compensation, and a host of other benefits and entitlements. The following is list of items DFAS-CL has basic responsibility for and for which they should be contacted:

- Starts, stops and changes in Direct Deposit Accounts.
- Re-issuance of a Retiree Account Statement.
- Gross retired pay verification.
- Re-issuance of a 1099R.
- Starts, stops and changes in allotments.
- Starts, stops and changes in State Income Tax withholding.
- Changes in Federal Income Tax Withholding.
- Resetting your E/MSS PIN.
- Current mailing address to be sure you receive you 1099R and Retiree Account Statement and other DFAS-CL correspondence.

- Lose of SBP beneficiary due to death, divorce, or age of children, if applicable.
- Gain of SBP beneficiary due to marriage, remarriage, birth of a child.
- Division of retired pay if court orders as part of a divorce case proceedings.
- Termination of court ordered division of retired pay if decreed in the court order or death of the former spouse.

It should also be remembered that for many of these actions, an Army

Retirement Services Office or the comparable office of the other services can assist you in these actions. This could save you the time spent holding on the line for the next available Customer Service Representative at DFAS-CL. You can also use FAX 1-800-469-6559 or Email at <http://www.dfas.mil/>. However, if you do have a need to talk to a Customer Service Representative the Number is 1-800-321-1080. The mailing address for DFAS-CL is DFAS-CLEVELAND, Directorate of Retired Pay Operations, PO Box 99191, Cleveland OH 44199-1126

CONTACTING DFAS-CL - Try to call DFAS-CL and never get through or wait a long period of time and finally hang up in frustration? Start using the Employee/Member Self Service (E/MSS). E/MSS permits retirees to make changes in their retired pay in a secure electronic environment through the use of a Personal Identification Number (PIN). A retiree can use either Interactive Voice Response (IVR) or the Internet. An added feature is that IVR and the Internet are almost always there, regardless of week day or time. Using the phone system restricts one to days and times that personnel are on duty to answer calls. There are a variety of changes in retired pay that a retiree can make by using IVR or the Internet. Plus, I think it is safe to say, that as technology and even more secure systems are developed, additional services will be offered. Access to E/MSS is either by calling 1-877-363-3677 or (912) 757-3119 or through the Internet at <http://www.emss.dfas.mil> or <http://www.dfas.mil> or <http://www.dfas.mil/emss/>. With DFAS-CL receiving almost 69,000 telephone calls per month, you might want to think about E/MSS as an alternative.

COLORECTAL CANCER - March was designated as Colorectal Cancer Awareness Month because it is the second leading cause of cancer-related death. Only lung cancer is a greater cause. In addition to it being a health problem, it is also important to point out that this is one of the issues that arises when looking at comparison of

coverage under Part B Medicare and TRICARE. It is important to know what Part B Medicare covers in regards to colorectal cancer screening test. Colorectal Scanner Screening Test - Part B pays if individual is age 50 or older. Fecal Occult Blood Test (done at home) - Part B coverage is for one per year. Flexible Sigmoidoscopy - Part B pays 80% of approved amount for one every four years after the annual deductible is met. Colonoscopy or a barium enema for high-risk individuals - Part B pays 80% of approved amount for one every two years after the annual deductible is met. Colonoscopy or a barium enema for average risk individuals - Effective 1 July 2001, Part B pays 80% of the approved amount for one every 10 years after the annual deductible is met. In addition, if you have had a covered flexible sigmoidoscopy, you must wait 4 years to be eligible for another colonoscopy. Barium Enema can be substituted for a flexible sigmoidoscopy or a colonoscopy, Part B pays 80% of the approved amount after the annual deductible is met.

Point being, is to demonstrate, not only the importance of paying attention to this type of cancer, but also the complexity of the two programs, trying to figure out coverage's and if there is any continued need for supplemental insurance. The fact that different areas of the nation have different approved amounts which Part B Medicare and TRICARE will pay does not simplify the matter.

Hospitalization Statistics Show Gulf War Not Much Different Then Other Wars - Of the 28,000 people hospitalized during the Gulf War less than 1,000 were combat related. And while about 1,000 were medically evacuated from the area, another 7,000 evacuees were non-combat related. Other wars will show similar statistics. While we had 147 combat related deaths, we had an additional 145 non-combat related. All in all, it's still a dangerous business and it takes medics to treat all of them, combat and non-combat related with the same intensity and care.

GULF WAR ILLNESSES -

The call for all service members who served in the Gulf War area continues to go out for them to seek medical help. For all those who served in-country, it is important for their continued health care, but also to help in finding the real cause of what caused their illness. Finding the root cause and programming remedial health care is not an easy task, and without the help of all those who served, a conclusion may never be reached. Finding a root cause and a positive cure,



impacts on future military missions and how to protect the health and welfare of our Soldiers, Sailors, Airmen, and Marines.

Parkinson's Disease Centers – The VA is creating six new centers specializing in the research, education and clinical care for improving care and to pursue a cure for Parkinson's disease among our veterans. The cost – about \$30 million or more. These centers will be established at VA medical centers in Houston, TX; Philadelphia, PA; Portland, OR; Richmond, VA; San Francisco, CA; and West Los Angeles, CA.

PRESCRIPTIONS FOR

VETERANS - Veterans with service-connected disabilities and low income veterans may be eligible for prescription drugs from the VA at a very low cost, i.e., \$2 for a 30 days supply. To be eligible, in addition to having a service-connected disability or have a low income, the veteran must have an honorable discharge, be enrolled with the VA and has been seen by a VA doctor. If you fit this category, call toll-free 1-877-222-8387 for more information.



Black Berets for Army personnel – Effective 14 June 2001 is when Army personnel will be wearing black berets. Unlike the presidential election, this decision, made by Army Chief of Staff, GEN Shinseki, is final. This universal flash, except for those in units that already have berets, such as Ranger, (tan beret), will be worn by all soldiers on their berets, except Airborne and Special Forces. Those soldiers will continue to wear the beret flashes they currently have.

Air Force Berets – Not a big problem, but did you know the Air Force also had a beret problem. Minor, but never the less, they had their own. It seems that Air Force security forces, as a symbol of their authority, were allowed to wear berets. The policy established in 1975, was changed in 1997 to allow all members of the security force to wear them, even the non-security force trained personnel that served in support positions. The Air Force has rescinded their 1997 policy, and now only security trained airmen, i.e., those with the security forces career field specialty code, who have the authority and skills to enforce laws and regulations and respond to emergencies.

551st Parachute Infantry Honored - Recently Army Chief of Staff General Shinseki honored more than 100 surviving members of World War II's heroic 551st Parachute Infantry by presenting the unit with the Presidential Unit Citation Award in a ceremony held in the Pentagon. The Army unit spearheaded the Allied Forces counterattack, in the 82nd Airborne Division's northern sector, in the Battle of the Bulge beginning on December 27, 1944. The unit endured its heaviest fighting on January 7, 1945. On January 8, 1945, Adolf Hitler ordered the German Army's first pullback from the Battle of the Bulge. The 551st is credited with participating in the first daylight combat drop in the European Theater in Nice, France, only two months after D-Day; the capture of several high ranking officers of the German Army at Draguignan; and later the capture of the towns of Dairomont and Quarters in France. The 551st was deactivated on February 10, 1945 with its soldiers reassigned to integral units of the 82nd Airborne Division. Great American Heroes. May you know one of them?

19 World War II Marine Raiders Identified – The remains of 19 World War II Marine Raiders killed in action on Butaritari Island (Makin Atoll) and listed as missing in action since August 1942 were recently identified, and are being returned to their families for burial. Recovery was with the assistance of island inhabitants, including a man who assisted in the burial of the Marines in 1942, a recovery team from the U.S. Army Central Identification Laboratory, Hawaii (CILHI). They uncovered a mass grave and excavated the remains in November and December 1999. Following the excavation, the CILHI began an exhaustive forensic identification process, including the use of mitochondrial DNA, to confirm the identities of the Marines. Marine Corps officials, using historical military records and more modern search techniques located the next of kin of each of the Marines. Among the remains recovered are those of SGT Clyde Thomason, the first enlisted Marine awarded the Medal of Honor during World War II. Another job well done by CILHI, but their work is not over and it will continue for a long time. There are still over 88,000 American service members who remain missing in action from World War II, the Cold War, the Korean War and the Vietnam War. We may never find them all, but you can rest assured, if they can be found, CILHI can identify them.

French Government Honors World War II

Veterans - Secretary of Veterans Affairs Anthony J. Principi and H.E. Francois de l'Estang, ambassador of France, announced that the French Government will present

certificates to World War II veterans to thank them for their participation in the liberation of France.

"This honor is further evidence that the contributions of our World War II veterans will be remembered by this nation and by our allies around the world whom they helped to free," said Principi.

To be eligible, a veteran must have served on French territory, in French territorial waters or in French airspace between June 6, 1944 and May 8, 1945. The certificate will not be issued posthumously. Presentation of the certificates is expected to begin later this year.

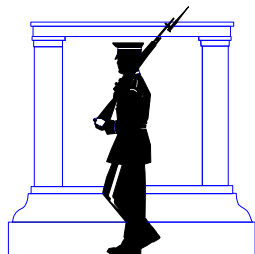
The ten Consuls of France in the United States will work with state veterans affairs offices, veterans service organizations and other veterans groups to identify eligible people and to organize ceremonies to present the certificates.

The application form is available from veteran service organizations and an Internet site maintained by the French government: <http://www.info-france-usa.org/news/statmnts/ww2/index.htm>

Identification Of Remains

- Recently four sets of remains believed to be those of missing in action servicemen from W.W.II and Korea were disinterred from the Hawaii National Memorial Cemetery of the Pacific, better known to most of us as the "Punch Bowl".

Of the more than 2800 unknown remains buried there, it is possible now that there will be at least four less. For anyone who has ever visited Hawaii and haven't taken the time to visit the Punch Bowl, is missing a great adventure. I had the privilege of working at the U.S. Mortuary that took us to the Punch Bowl often. It's comparable to visiting Washington DC and not going to Arlington National Cemetery.



MIA Recovery Agreement - The US and North Korea has agreed to an agreement for 2001 for the recovery of remains of Americans Missing in Action (MIA) during the Korean Conflict. This is the sixth year that an agreement has been negotiated to continue the search for remains of our service members that are unaccountable. Maybe someday they will all be accounted for. We can only hope.

While finding the remains is a big step in the process, the work of the people at the US Army Central Identification Laboratory Hawaii (CILHI) in identifying the remains is the final act and brings closure for family members.

Would Not Happen Today! – On 20 December 1950, after the New York Times revealed the introduction of the F86 Saber Jet into combat in Korea, against the specific request by the Air Force, the UN Command imposed censorship on all news media covering the Korean Conflict.

Veterans Day - November 11th, Armistice Day marks the end of World War I (Eleventh Hour, of the Eleventh Day of the Eleventh Month). Some years back, it was changed to Veterans Day, probably because they didn't want to make another federal holiday just to honor veterans. Now there is a move to combine November 11th with the Presidential election day. So instead of election day being the first Tuesday in November, it would be November 11. One would think that not only does it further dilute the honor to those who fought in W.W.I, and the honor to all veterans, it creates a problem when November 11 falls on a Sunday when most Christians go to church or on Saturday which is a Jewish Sabbath. How does that fit into the argument of separation of church and state? Plus, does it disenfranchise those Christians and Jews who strictly observe their Sabbath?

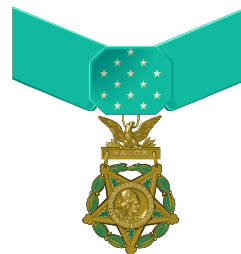
They changed the principle of May 30, which was called Memorial Day to honor deceased veterans, to something that few even remember what it stands for today and now they want to change the primary meaning of November 11. Maybe next is to change inauguration day to the fourth Thursday in November thereby reducing the time between election, putting the new President to work earlier and save another federal holiday.

Medal of Honor Recipients Associated with the State of Maine

<http://www.ametro.net/~bouchard/civilwar/MaineMOH.html>

This web site honors those men who received the Medal of Honor who are associated with the State of Maine.

Associated is used because it not only lists those who were born in Maine, but in the case of some Civil War recipients that



were born in another state, but served with Maine Volunteer regiments. There are many cases in which Maine-born recipients performed their heroic deeds with units from other states. The citations will have links to hometowns, burial places, and other related information - if it exists on the Web and we have located it.

Lost Medals – If you lost your awarded medals and need to request replacements, a good place to start is at <http://www.nara.gov/regional/mprawr.html>



Cold War Recognition Certificate – Have you applied for this certificate? Turn around time from receipt of application and issuance of the certificate is about 12 months. This is due to the massive number of requests. Many of us still haven't applied. But for those who have and have not received your certificate, patience is the operative word. For those who want to apply, go to <http://coldwar.army.mil/>

Changing Paradigms - The Chairman of the Joint Chiefs of Staff and the Chief of the Russian General Staff signed a plan of Cooperation that outlines how the US and the Russian military forces will work together in the future. The plan has basically three parts:

- 1 - Visits by Russian military delegations to the US.
- 2 - Visits by US military delegations to Russia.
- 3 - Combined military exercises and exchanges at various command levels.

For Those Retired Military Golfers – The 18th Annual National Retired Military Golf Classic will be conducted in Myrtle Beach, SC from 30 May to 3 June 2001. The classic is played on 5 golf courses in the Myrtle Beach area. While this is the largest retired military golf classic in the world, participation is still restricted to 864 men and 132 women. Prizes and cash are awarded to winners. Those who previously played in the classic are permitted to sign up first. Then after 1



February 2001, remaining openings are awarded on a first come first serve basis. To get an application, call 1-800-845-0633 or write to National Retired Military Golf Classic, PO Box 3608, Myrtle Beach, SC 29578.

US Army School of the Americas closing it's doors

– On 15 December, the US Army School of Americas at Fort Benning GA will permanently close. The school has been in operation since 1963. Its forerunners were the Caribbean Training Center/School from 1949 to 1963 and the Latin American Training Center from 1946 to 1949. And so another page in Army history closes. During the time the School of the Americas was operational, it and its predecessors training over 61,000 Latin American and Caribbean military students in professional military courses that imparted and reflected the US Army's core values.

State Income Tax – In addition to having 9 states that do not have personal income tax, (Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington and Wyoming), there are 14 states that exempt military retired pay from state income taxation, (Alabama, Hawaii, Illinois, Kansas, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, New York, North Carolina, Oregon, Pennsylvania and Wisconsin). However, some have certain qualifications that must be met.

Taxation Of Military Retired Pay -

DOD Financial Management Regulation Volume 7B, Chapter 24

COMPUTATION OF WAGES SUBJECT TO FEDERAL INCOME TAX WITHHOLDING BACKGROUND

Federal income tax withholding (FITW) is based on payments actually or constructively paid, regardless of date on which they are earned. Retired pay is paid constructively when it is credited to the account or set apart for a retiree so that he or she may draw on it at any time, although it is not actually reduced to possession. It must have been credited to or set apart for the retiree without any substantial limitation or restriction as to the time or manner of payment or condition under which it is to be made and brought within the retiree's control and disposition.

RETIRED PAY SUBJECT TO FITW

Except as otherwise indicated in this chapter, retired pay is income and constitutes wages subject to FITW.

RETIRED PAY NOT SUBJECT TO FITW

240301. The gross retired pay of a member is not subject to FITW if the member's retired pay is computed only on the basis of percentage of disability and the member is on the temporary or permanent disability retired lists, if-

A. On or before September 24, 1975, the member was entitled to receive retired pay computed on the basis of percentage of disability (26 U.S.C. 104(a)(4) and 104(b)(2)(A)) (reference (dw)); or

B. On September 24, 1975, he or she was a member of the Armed Forces (or Reserve Component thereof) or under a binding written commitment to become such a member (26 U.S.C. 104(a)(4) and 104(b)(2)(B) (reference (dw)); or

C. The member receives disability retired pay because of a combat-related injury. The term combat-related injury means personal injury or sickness incurred as a direct result of armed conflict, or while engaged in extra hazardous service, or under conditions simulating war, or caused by an instrument of war.

RCSBP CHANGE - Effective 1 January 2001, Reservists getting their 20 year letter cannot decline enrollment in the Reserve Component Survivor Benefit Plan (RCSBP) without spousal concurrence. This change puts Reservists under the same criteria as active duty retirees and protects spouses. Prior to this change in law, Reservists could decline RCSBP and their spouses were unaware of it. If the Reservists died before age 60, the surviving spouse was then notified that benefits were not payable. For many, this came as quite a shock.

Correction Of Reserve Retirement Points -

Retirement points earned by Reservists are important. Too important to leave unchecked for 20 years. The Retirement Points Accounting System (RPAS) is designed to assist Reservists with insuring their point totals are correct. An explanation of RPAS and how to correct discrepancies can be found at

<http://www.2xcitizen.usar.army.mil/soldierservices/retirement/rpas.asp>

Disability Benefits - Can an individual as a government employee receive disability retirement and Social Security disability benefits concurrently?

Basically the answer is no. If you are under the Civil Service Retirement System (CSRS) and also covered by Social Security (Most are not), your CSRS disability

benefits will be offset by the part of the Social Security benefits that is based on CSRS Offset Service. If you are under the Federal Employees Retirement System (FERS), your FERS disability benefits are offset by your Social Security Disability benefits.

If You Get Both Social Security And Military Retirement (<http://www.ssa.gov/pubs/10017.html>)

Generally, you'll get your full Social Security benefit based on your earnings. However, your Social Security benefit may be reduced if you also receive a government pension based on a job in which you didn't pay Social Security taxes. Ask us for this factsheet,

[A Pension From Work Not Covered By Social Security](#) (Publication No. 05-10045)

Social Security survivors benefits may affect benefits payable under the optional Department of Defense Survivors Benefit Plan. Check with the Department of Defense or your military retirement advisor for more information.

Are Social Security Numbers On The Way Out For Military Personnel? -

At the recent DOD Personnel Recovery Conference, one of the recommendations concerned the use of other than Social Security numbers to identify military personnel. Are we going back to the use of Service Numbers that were assigned prior to using Social Security numbers? The conferees pointed out that the Geneva Convention and Code of Conduct requires captured servicemembers to give only their name rank, service number and date of birth. With the service number the same as the Social Security number, it opens up a large range of information about the service member through the enemy's use of sophisticated technology.

I don't know about you, but I personally thought replacing the Service Number with your Social Security Number was not a good idea. I still remember mine from receiving it 50 years ago.

Social Security Online Services - Check out <http://www.ssa.gov/online/services/> to see what Social Security services you can get from the convenience of your home. Can't find your local Social Security office in the yellow or white pages of your phone book? There is an easier way. Go to <http://s3abaca.ssa.gov/pro/fol/fol-home.html> type in your zipcode and let the fingers of your computer do the walking for you.

Lost Your Social Security Card? - To request a replacement card, go to <http://www.ssa.gov/online/ss-5.html>. Don't feel bad if you lost your card or can't find it, Social Security replaced 11 million last year.

What Are The Possibility Of Duplicate Social Security Numbers – Very very slim. Since 1936, about 415 million Social Security cards have been issued and of these about 217 are still in use. Because there are about one billion possible number combinations for Social Security numbers, only about 40 percent of the possible combinations have been used leaving us with enough possible number combinations to last to the end of the century. Don't worry, be happy.

2001 Maximum Social Security Tax Increase - In 2000, the maximum amount of earnings subject to FICA tax was \$76,200.00. In 2001, that increases to \$80,400.00

Resurfacing Telephone Scam -

This is not new, but this is how it works. You receive a call from a so-called telephone repairman, service technician or representative. You are told they are performing repairs, conducting tests, installing new equipment or something similar and that in order for them to insure the repairs have been completed, the test or new installation has been installed and everything is now OK is for you to dial 90, then the pound key and hang up. Once you do that, it opens up your line allowing the caller to make calls chargeable to your account. I recently heard of another case, so the scam is not dead. It also seems that a lot of these scam calls are coming from prison inmates.



Personal Privacy - While most of us like to keep our personal affairs private, I am intrigued by those will cell phones who carry on personal and sometimes business conversations while in the company of many people they do not know. I hear a lot of personal conversations. Not only are they speaking loud enough for all within 20 to 30 feet to hear them without difficulty, but they seem to have no aversion of giving the person they are talking to, their home or cell phone number. Makes you want to call them back a few hours later and tell them how you got their phone number. I won't get into



subject of the sites I see of people driving their vehicle while talking on their cell phone.

Computer Virus - As long as we have computer and we have people bent on destruction or causing havoc, we live in a world of computer viruses. Reading an Email with a virus, will not infect your computer. It's opening the Email and forwarding it, or opening an attachment that infects your machine. So, I guess two words of caution are (1) Don't forward Email, especially the "chain letter" type, from sources you are not totally familiar with and (2) don't open attachments, especially those with an .exe or .vbs in the name. The most common one is the chain letter that says to the effect that this is a Virus Alert, and suggests you forward to all your addressees so that they are aware of this virus. No better way for us to assist in the spreading of viruses than to forward the ones we receive.



Internet Not A Man Thing

– Statistics have shown that the number of women online has surpassed the number of men online. Not only that, the population of women online is growing more rapidly than the overall online population.

Younger females spend their time on fashion magazines, shopping and music. The more senior females go for the health, genealogy and joke/fun pages.



Federal Bill 602P End Free Email is Bogus – A rumor to the effect that a Federal Bill 602P about the end of free Email and a federal charge to be applied or charged for each Email a person's send is bogus. First clue that this is bogus is the number Federal Bill 602P. Legislative proposals are not numbered that way. If you get such an Email don't pass it along. Most importantly, don't send it to your elected official, and lose your credibility as an informed citizen.

Internet Site For Veterans And Families – If you are looking for a job, or an employer looking for veterans to hire, check this site out at <http://www.VetJobs.com>. Supposedly it is the largest such site in the world with over 21,000 resumes and nearly 500 companies posting jobs and

is owned, operated, and staffed by Veterans from all services.

Interviewing Techniques or Searching for a

New Job – Know of anyone that might be in the job market? This site might help. Like many web sites out there now, it has some valuable information.

<http://www.wetfeet.com>



VA Insurance Hoax - The VA Office of Inspector General (VAOIG), requests assistance in attempting to put an end to an insurance hoax that has plagued the VA for many years. Veterans are being told by mimeographed fliers or articles to apply for SGLI dividends. The fliers did not originate with the VA and do not reflect VA policies. The VA does not pay dividends on SGLI policies. Dividend payments are automatic to those veterans who have participating VA policies that pay dividends and who continue to pay premiums. The dividend is usually paid on the anniversary date of the policy, and no application is needed. Some recent versions of the hoax have included offers to assist the veteran in obtaining the "dividend" for a small fee. Since there is no such dividend, you should not give any money to individuals who make this offer to you.

If you are approached with such an offer, you should immediately report it to the VAOIG, providing all available identifying information (such as name, address, and telephone number) on the individual. The VAOIG Hotline Address & Phone Number:

Department of Veterans Affairs, Inspector General Hotline
(53E), P.O. Box 50410, Washington, D.C. 20091-0410.

E-Mail: VAOIG.HOTLINE@FORUM.VA.GOV

Phone: 1-800-488-VAIG (8244)

Commissary Benefits - Recent surveys continue to demonstrate a misconception about military commissaries. That misconception is that military commissaries are for officers and married military personnel. Not true. You and I know it, but the word is still not getting down to the single enlisted soldier. Why, who knows? With the military moving to single and double person rooms for soldiers, you would think more would use the commissaries to prepare some of their own meals and snacks. Microwaves have really impacted on this process plus the washing of dishes can almost be non-existent. However, in this effort, the commissary headquarters (DeCA) is moving into a pro-active mode to attract more single soldiers and to reinforce

the overall benefit of the commissaries to everyone. Market basket surveys continue to show a 29% overall savings in commissary shopping. Is every item in the commissary cheaper than a store on the outside? No, but do you have the time, energy, wear and tear on your vehicle, to run around looking for that item and where it might be cheaper. In addition to the new spokesperson for the commissary, (You might recognize him as Rudy Boesch, of the TV Survivor series fame) DeCA is also initiating new "grab and go" sections in the commissary along with "Focus Groups" at installations to help the installation command and the commissary manager better serve their customers. Commissary and Post Exchange managers will also be working together to coordinate special events for retirees in conjunction with installation Retiree Appreciation Days (RAD). So, hopefully at the upcoming RAD scheduled in August, that they have exchange and commissary people involved.

AAFES SALUTE TO RETIREES - Last year the AAFES Salute to Retirees, a three day event, conducted in September was a success. The Salute consisted of special events, promotions, give-aways, and sweepstakes. AAFES has plans to duplicate the Salute again this year. Be on the look out for it to happen at your installation, again probably in the September time frame.

WHAT IS MWR?

Simply, programs under the Morale, Welfare and Recreation umbrella. MWR entails many different programs. Most of which a lot of active duty people

don't know about, understand, or never thought about. For retirees, many forgot about MWR and many thinks it is not for them. It's for everyone with military ID Card and military family members under 10 years of age without a military ID card. For those who may think other wise, retirees are important MWR customers. Remember that we all support MWR with the dollars spent in the post exchanges so why not take advantage of MWR programs and facilities wherever we can. Also check out their website at <http://www.armyMWR.com>



THINKING OF RELOCATING? - Well even if you are not, one of the better web sites for looking at relocating information is at <http://www.homebuilders.com>. When looking at unknown areas that you maybe thinking about, the Internet sure provides a lot of information all in

one place, that is hard to duplicate without a lot of intensive work.

LOCATOR SERVICE – Here are some Internet sites that can be used to locate individuals. Some are not free, so take your choice.

<http://www.switchboard.com>
<http://gsearch.com>
<http://www.militaryusa.com>
<http://www.lycos.com/people/genealogy.html>
<http://www.military-network.com/MainSite.htm>
<http://veterans.com/>

ACADEMY APPOINTMENTS - Reserve and National Guard members, with eight or more years of active service or qualified for a reserve retirement, can now apply for their children to compete for one of the 100 presidential nominations for appointment to one of the prestigious service academies.

Prior to passage of the FY 2001 National Defense Authorization Act (PL 106-398) only children of active duty members were eligible.

CONTRACT AWARDED - Price Waterhouse Coopers got the Army contract worth \$453 million for the new Army University Access Online program. The program allows soldiers in the field to take college courses via Internet. In addition to the college education, the soldiers also get a free laptop on which to take their courses.

THE SYSTEM WORKS - Every now and then, about the time you think the system doesn't work, you find an article like this. A group of Seattle-area freight forwarders have agreed to pay \$2 million in penalties to the U.S. government as a result of a "whistleblower" complaint. The firms agreed to pay the penalty to settle allegations that they falsely certified their common financial and/or administrative control status to the Military Traffic Management Command. MTMC, a U.S. Army command headquartered in Alexandria, Va., is responsible for managing the personal property moves of service members on a global basis. The settlement stemmed from a "whistleblower" or Qui Tam lawsuit filed by the former comptroller of Pan American Products, Inc., which acted as factor for the accounts of the six freight-forwarding companies. The former comptroller will receive 17 percent

of the settlement amount, or \$340,000. The Qui Tam statute allows private parties who reveal allegations of fraud against the government to share in any recovery. In addition to the penalty, all six freight forwarders have agreed to permanently withdraw from their participation in the personal property moves of Department of Defense service members and all other programs run by the federal government.

Options on Answering Machines – You know how sometimes your patience wears thin when calling to find that you may have to listen to all or most of the options to get where you initially called for. Well here's one that might tone down your frustration. Call 1-800-888-3999 and listen to option 7.

INVENTION ACCEPTANCE - How long does it take for a new invention to reach 25% of the households in the US. Here they are:

Telephone - 35 years
 Television - 26 years
 Radio - 22 years
 Personal Computer - 16 years
 Internet - 7 years

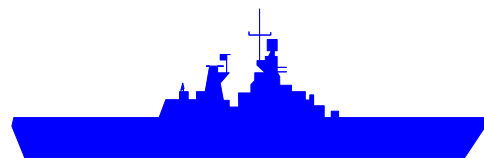
Would like to know what shipboard life in the Navy is like?

For those of you who are former Navy that served

your share of time aboard ship like myself will appreciate this. However, most of you spent little time aboard ship, therefore you lack the experience of shipboard life.

The following is a good descriptive of what it's like living aboard ship.

1. Buy a dumpster, paint it gray and live in it for 6 months straight.
2. Run all of the piping and wires inside your house on the outside of the walls.
3. Pump 10 inches of nasty, yucky water into your basement, then pump it out, clean up, and paint the basement "deck gray"
4. Perform a weekly disassembly and inspection of your lawnmower.



5. On Mondays, Wednesdays, and Fridays turn your water temperature up to 200 degrees, then on Tuesday and Thursday turn it down to 10 degrees. On Saturdays, and Sundays declare to your entire family that they used too much water during the week, so all showering is secured.

6. Raise your bed to within 6 inches of the ceiling.

7. Have your next door neighbor come over each day at 5 a.m., and blow a whistle so loud that Helen Keller could hear it and shout "Reveille,

Reveille, all hands heave out and trice up!"

8. Have your mother-in-law write down everything she's going to do the following day, then have her make you stand in the back yard at 6 a.m. and read it to you.

9. Eat the raunchiest Mexican food you can find for three days straight, then lock the bathroom door for 12 hours, and hang a sign on it that reads "Secured - contact OA DIV at X-3053"

10. Submit a request form to your father-in-law, asking if it's OK for you to leave your house before 3pm.

11. Invite 200 of your not-so-closest friends to come over, then board up all the windows and doors to your house for 6 months. After the 6 months is up, take down the boards, and since you're on duty, wave at your friends and family through the front window of your home...you can't leave until the next day.

12. Shower with above-mentioned friends.

13. Make your family qualify to operate all the appliances in your home (i.e., dishwasher operator, blender technician, etc.)

14. Walk around your car for 4 hours checking the tire pressure every 15 minutes.

15. Sit in your car and let it run for 4 hours before going anywhere. This is to ensure your engine is properly "lit off".

16. Empty all the garbage bins in your house, and sweep your driveway 3 times a day, whether they need it or not.

17. Repaint your entire house once a month.

18. Cook all of your food blindfolded, groping for any spice and seasoning you can get your hands on.

19. Have your neighbor collect all your mail for a month, randomly losing every 5th item.

20. Spend \$20,000 on a satellite system for your TV, but only watch CNN and the Weather Channel.

21. Have your 5-year-old cousin give you a haircut with goat shears.

22. Sew back pockets to the front of your pants.

23. Attempt to spend 5 years working at McDonalds, and NOT get promoted.

24. Ensure that any promotions you do get are from stepping on the dead bodies of your coworkers.

25. Needle gun the aluminum siding on your house after your neighbors have gone to bed.

26. When your children are in bed, run into their room with a megaphone, and shout at the top of your lungs that your home is under attack, and order them to man their battle stations.

27. Post a menu on the refrigerator door informing your family that you are having steak for dinner. Then make them wait in line for at least an hour, when they finally get to the kitchen, tell them that you are out of steak, but you have dried ham or hot dogs. Repeat daily until they don't pay attention to the menu any more they just ask for hot dogs

28. In the middle of January, place a podium at the end of your driveway. Have your family stand watches at the podium, rotating at 4-hour intervals.

29. Lock yourself and your family in your house for 6 weeks. Then tell them that at the end of the 6th week you're going to take them to Disneyland for "weekend liberty". When the end of the 6th week rolls around, inform them that Disneyland has been canceled due to the fact that they need to get ready for Ship Inspection (E-Cert or TSTA), and that it will be another week before they can leave the house.

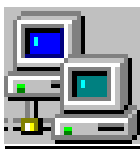
30. Put your family through these, and then let them tell you how glamorous Navy life is.

FEEDBACK

Let us know what you think of the newsletter. We value your opinion and will publish your comments (without name unless advised otherwise). We also solicit your thoughts on other information provided.

Many thanks to all of you who have given me feed back. Although all has been on the positive note I want to remind you that this is your newsletter. If you would like to have something noted in the newsletter please get back to me at 626-4380 or e-mail me Dean.Soule@me.ngb.army.mil

Retiree e-mail Addresses Listed below are e-mail addresses of some of our retirees. This is a way of keeping in touch, providing upcoming events and news of interest between regular issues of the newsletters. If you would like to have your e-mail address included in this list, e-mail me at Dean.Soule@me.ngb.army.mil



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The intent of the Retiree Council and the Retiree Newsletter is to keep the retirees informed and maintain comradery.

We are now up to 1,054 members strong.

Dean A. Soule

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A MARINE STORY - With the increased media attention on the Marine's history concerning the Chosin Reservoir Action in Korea 50 years ago, this article is most appropriate. After all, if we don't teach children history of our nation, who will? It appears that most schools do not have that on their list of priorities. Also, anyone who has

visited the Marine Memorial in Washington DC will have a greater appreciation for this story, by a Wisconsinite:

"Each year I am hired to go to Washington DC with the eight grade class from Clinton, WI, where I grew up, to videotape their trip. I greatly enjoy visiting our nation's capitol, and each year I take some special memories back with me. This fall's trip was especially memorable. On the last night of our trip we stopped at the Iwo Jima memorial. This memorial is the largest bronze statue in the world and depicts one of the most famous photographs in history - that of the six brave soldiers raising the American Flag at the top of a rocky hill on the Island of Iwo Jima, Japan during WW II.

Over one hundred students and chaperones piled off the buses and headed towards the memorial. I noticed a solitary figure at the base of the statue, and as I got closer he asked, "Where are you guys from?" I told him that we were from Wisconsin. "Hey, I'm a cheesehead too!

Come gather around, Cheeseheads, and I will tell you a story." (James Bradley just happened to be in Washington DC to speak at the memorial the following day.) He was there that night to say good night to his dad, who has since passed away. He was just about to leave when he saw the buses pull up. I videotaped him as he spoke to us, and received his permission to share what he said from my videotape. It is one thing to tour the incredible monuments filled with history in Washington DC. But it is quite another to get the kind of insight we received that night.

When all had gathered around he reverently began to speak. Here are his words that night."

"My name is James Bradley and I'm from Antigo, Wisconsin. My dad is on that statue, and I just wrote a book called "Flags of Our Fathers" which is #5 on the New York Times Best Seller list right now. It is the story of the six boys you see behind me. Six boys raised the flag. The first guy putting the pole in the ground is Harlon Block. Harlon was an all-state football player.



He enlisted in the Marine Corps with all the senior members of his football team. They were off to play another type of game. A game called "War."

But it didn't turn out to be a game. Harlon, at the age of 21, died with his intestines in his hands. I don't say that to gross you out, I say that because there are generals who stand in front of this statue and talk about the glory of war. You guys need to know that most of the boys in Iwo Jima were 17, 18, and 19 years old.

(He pointed to the statue.) You see this next guy? That's Rene Gagnon from New Hampshire. If you took Rene's helmet off at the moment this photo was taken, and looked in the webbing of that helmet, you would find a photograph. A photograph of his girlfriend. Rene put that in there for protection, because he was scared. He was 18 years old. Boys won the battle of Iwo Jima. Boys. Not old men. The next guy here, the third guy in this tableau, was Sergeant Mike Strank. Mike is my hero. He was the hero of all these guys. They called him the "old man" because he was so old. He was already 24. When Mike would motivate his boys in training camp, he didn't say, "Let's go kill some Japanese" or "Let's die for our country." He knew he was talking to little boys. Instead he would say, "You do what I say, and I'll get you home to your mothers." The last guy on this side of the statue is Ira Hayes, a Pima Indian from Arizona. Ira Hayes walked off Iwo Jima. He went into the White House with my dad. President Truman told him, "You're a hero." He told reporters, "How can I feel like a hero when 250 of my buddies hit the island with me and only 27 of us walked off alive?" So you take your class at school, 250 of you spending a year together having fun, doing everything together. Then all 250 of you hit the beach, but only 27 of your classmates walk off alive. That was Ira Hayes. He had images of horror in his mind. Ira Hayes died dead drunk, face down at the age of 32. Ten years after this picture was taken. The next guy going around the statue is Franklin Sousley from Hilltop, Kentucky. A fun-lovin' hillbilly boy. His best friend, who is now 70, told me, "Yeah you know, we took two cows up on the porch of the Hilltop General Store. Then we strung wire across the stairs so the cows couldn't get down. Then we fed them Epson salts. Those cows pooped all night." Yes he was a fun-lovin' hillbilly boy. Franklin died on Iwo Jima at the age of 19.

When the telegram came to tell his mother that he was dead, it went to the Hilltop General Store. A barefoot boy ran that telegram up to his mother's farm. The neighbors could hear her scream all night and into the morning. The neighbors lived a quarter of a mile away.

The next guy, as we continue to go around the statue is my dad, John Bradley from Antigo, Wisconsin, where I was raised. My dad lived until 1994, but he would never give interviews. When Walter Kronkite's producers, or the New York Times would call, we were trained as little kids to say, "No, I'm sorry sir, my dad's not here. He is in Canada fishing. No, there is no phone there sir. No, we don't know when he is coming back." My dad never fished or even went to Canada. Usually he was sitting there right at the table eating his Campbell's soup. But we had to tell the press that he was out fishing. He didn't want to talk to the press. You see, my dad didn't see himself as a hero.

Everyone thinks these guys are heroes, 'cause they are in a photo and a monument. My dad knew better. He was a medic. John Bradley from Wisconsin was a caregiver. In Iwo Jima he probably held over 200 boys as they died. And when boys died in Iwo Jima, they writhed and screamed in pain. When I was a little boy, my third grade teacher told me that my dad was a hero. When I went home and told my dad that, he looked at me and said, "I want you always to remember that the heroes of Iwo Jima are the guys who did not come back. DID not come back."

So that's the story about six nice young boys. Three died on Iwo Jima, and three came back as national heroes. Overall, 7000 boys died on Iwo Jima in the worst battle in the history of the Marine Corps. My voice is giving out, so I will end here. Thank you for your time."

Suddenly the monument wasn't just a big old piece of metal with a flag sticking out of the top. It came to life before our eyes with the heartfelt words of a son who did indeed have a father who was a hero. Maybe not a hero for the reasons most people would believe, but a hero none-the-less."